

KOIN CAPITAL INC

FORM CRS – CUSTOMER RELATIONSHIP

SUMMARY

(Updated May 2026)

Koin Capital Inc (“Koin”, “we”, “us”, or “our”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We provide AI-powered, non-discretionary investment advisory and financial technology services primarily through an interactive mobile application platform.

Our services are designed for self-directed retail investors and may include:

- portfolio analytics;
- market intelligence;
- event-driven investment insights;
- personalized market observations;
- interactive AI-generated investment guidance;
- investment monitoring tools;
- portfolio-level observations and recommendations;
- stock research functionality; and
- technology-assisted investment research features.

Koin utilizes proprietary algorithms, machine learning models, quantitative analysis, and data-driven methodologies to analyze market conditions, portfolio characteristics, price movements, trading activity, sector trends, volatility patterns, and other financial information.

The Firm may generate investment-related observations, alerts, or recommendations based on:

- user-selected preferences;
- linked account information;
- portfolio characteristics;
- market events;
- economic conditions; and

- user interactions within the platform.

Koin personnel oversee the operation of the platform and its algorithms, but clients remain solely responsible for all investment decisions and transactions.

Koin's advisory services are currently non-discretionary. Clients maintain full authority and control over whether to follow, reject, or implement any recommendation generated by the platform.

Koin may integrate with third-party brokerage firms or financial technology providers to support account connectivity, portfolio monitoring, and client-directed investment functionality. Any investment transaction remains subject to client authorization and approval.

The Firm does not currently maintain custody of client assets.

Conversation Starters:

- Given my financial situation, should I use an investment advisory service?
 - How does your AI platform generate recommendations?
 - What are the risks of relying on algorithm-based investment guidance?
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What fees will I pay?

Koin may offer subscription-based pricing tiers for access to various platform features, portfolio analytics tools, premium insights, alerts, market intelligence, and other application functionality.

Subscription pricing and billing arrangements may change from time to time and are disclosed through the platform.

Clients may also incur fees charged by third-party brokerage firms, custodians, payment processors, or financial service providers. These fees are separate from the fees charged by Koin.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce investment returns over time.

Conversation Starter:

- Help me understand how fees and costs may affect my investments.
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What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we must act in your best interest and not place our interests ahead of yours.

At the same time, the way we make money may create conflicts with your interests. For example, subscription-based pricing arrangements may create incentives for the Firm to encourage ongoing platform usage or premium feature subscriptions.

Koin currently does not receive commissions from securities transactions and does not participate in soft dollar arrangements.

Conversation Starter:

- How do your conflicts of interest affect me, and how do you address them?
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How do your financial professionals make money?

The Firm's personnel are compensated through salary, distributions, discretionary bonuses, or other compensation arrangements determined by the Firm.

Personnel are not compensated based on specific securities transactions or client investment performance.

Do you or your financial professionals have legal or disciplinary history?

No.

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our Firm and financial professionals.

Conversation Starter:

- Do you or your financial professionals have disciplinary history?
-

Additional Information

Additional information about our services is available at <https://koin.ai>.

You may contact:

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You may also request a current copy of this Form CRS at any time without charge.
